



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Order Filed on November 25, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Denice M. Ogonowski

Case No.: 20-17346-MBK

Hearing Date: 11/22/2022 at 9am

Chapter: 13

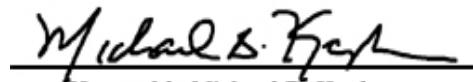
Judge: Michael B. Kaplan

**ORDER AUTHORIZING
SALE OF REAL PROPERTY**

Recommended Local Form: Followed Modified

The relief set forth on the following pages numbered two (2) and three (3), is
ORDERED.

DATED: November 25, 2022



Honorable Michael B. Kaplan
United States Bankruptcy Judge

After review of the Debtor's motion for authorization to sell the real property commonly known as 11 Medford Court, Red Bank NJ 07701, New Jersey (the Real Property).

IT IS hereby ORDERED as follows:

1. The Debtor is authorized to sell the Real Property on the terms and conditions of the contract of sale pursuant to 11 U.S.C. §§ 363(b) and 1303.
2. The proceeds of sale must be used to satisfy the liens on the real property unless the liens are otherwise avoided by court order. Until such satisfaction the real property is not free and clear of liens.
3. In accordance with D.N.J. LBR 6004-5, the *Notice of Proposed Private Sale* included a request to pay the real estate broker and/or debtor's real estate attorney at closing. Therefore the following professional(s) may be paid at closing.

Name of professional: MaryannCallahanJohnKeatingDonnaMALkinMonika Mazurczyk

Amount to be paid: \$12,547.50. (2.5% each for realtors), Attorney fees TBD

Services rendered: realtor commissions and attorney fees, respectively

OR: Sufficient funds may be held in escrow by the Debtor's attorney to pay real estate broker's commissions and attorney's fees for the Debtor's attorneys on further order of this court.

4. Other closing fees payable by the Debtor may be satisfied from the proceeds of sale and adjustments to the price as provided for in the contract of sale may be made at closing.

5. The amount of \$ 25,150. claimed as exempt may be paid to the Debtor.
6. The *balance of proceeds* or the *balance due on the debtor's Chapter 13 Plan* must be paid to the Chapter 13 Trustee in the Debtor's case.
7. A copy of the HUD settlement statement must be forwarded to the Chapter 13 Trustee 7 days after closing.
8. The debtor must file a modified Chapter 13 Plan not later than 21 days after the date of this order.
9. Other provisions: Mortgages and encumbrances amounting to approximately \$78,000.00, \$12,547.50 commissions to Realtors, HOA fees of approximately \$13,283.00, IRS debt of approx. \$28,235.87, State of NJ Div of Tax debt of approx \$3541.38, attorney fees to both Donna M Alkin (TBD) and Monika Mazurczyk (TBD), as approved.

rev.1/12/22

In re:

Denice M Ogonowski

Debtor

Case No. 20-17346-MBK

Chapter 13

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Nov 28, 2022

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2022:

Recip ID	Recipient Name and Address
db	+ Denice M Ogonowski, 11 Medford Court, Red Bank, NJ 07701-5446

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2022 at the address(es) listed below:

Name	Email Address
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Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor Quicken Loans LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Ellen Miriam Goodman

on behalf of Creditor Shadow Lake Village Condominium Association Inc. egoodman@beckerlawyers.com

Monika Mazurczyk

on behalf of Debtor Denice M Ogonowski monikam@tomeslawfirm.com
mazurczykrmr92561@notify.bestcase.com;ftomes@tomeslawfirm.com;sarahc@tomeslawfirm.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Nov 28, 2022

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Sindi Mncina

on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com

U.S. Trustee

USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 7